

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
Pamela J Holmes
Debtor

Case No. 19-21552-bhl
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0757-2

User: sko
Form ID: 309A

Page 1 of 2
Total Noticed: 23

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db +Pamela J Holmes, PO Box 16491, Milwaukee, WI 53216-0491
tr +Andrew N. Herbach, 1800 E. Howard Ave, Milwaukee, WI 53207-4000
10807252 +Alliance Collection Ag, 3916 S Business Park Ave, Marshfield, WI 54449-9029
10807254 +Cotton Wood Financial LLC, 1901 Gateway Drive, Suite 200, Irving, TX 75038-2425
10807257 +First Federal Credit C, 24700 Chagrin Blvd, Cleveland, OH 44122-5662
10807260 +Kohn Law Firm, 735 N. Water Street, Suite 1300, Milwaukee, WI 53202-4106
10808726 +Pamela J. Holmes, 3723 W. Stark Street, Milwaukee, WI 53209-5300
10807265 +Rausch, Sturm, Israel, Enerson & Hornik, 250 Sunnyslope Road, Suite 300,
Brookfield, WI 53005-4800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jeff@tfglaw.com Mar 02 2019 02:39:06 Jeffrey K. Fields,
The Fields Group, LLC Law Firm, 2323 S. 109th Street # 345, Milwaukee, WI 53227

smg EDI: WISCDEPREV.COM Mar 02 2019 07:18:00 Wisconsin Department Of Revenue,
Special Procedures Unit, P.O. Box 8901, Madison, WI 53708-8901

ust +E-mail/Text: ustpregion11.mi.ecf@usdoj.gov Mar 02 2019 02:40:20 Office of the U. S. Trustee,
517 East Wisconsin Ave., Room 430, Milwaukee, WI 53202-4510

10807253 E-mail/Text: ebn@americollect.com Mar 02 2019 02:40:44 Americollect Inc,
1851 S Alverno Road, Manitowoc, WI 54221

10807255 +E-mail/Text: bknotice@ercbpo.com Mar 02 2019 02:40:34 Enhanced Recovery Co L,
8014 Bayberry Rd, Jacksonville, FL 32256-7412

10807256 +E-mail/Text: admin@fcs2collect.com Mar 02 2019 02:41:29 Fincntrl Svc, P O Box 668 N114,
Germantown, WI 53022-0668

10807258 +EDI: AMINFOFP.COM Mar 02 2019 07:18:00 First Premier Bank, 3820 N Louise Ave,
Sioux Falls, SD 57107-0145

10807259 +EDI: IRS.COM Mar 02 2019 07:18:00 IRS-Insolvency, P.O. Box 7346,
Philadelphia, PA 19101-7346

10807261 +EDI: MID8.COM Mar 02 2019 07:18:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709

10807262 +EDI: PRA.COM Mar 02 2019 07:18:00 Portfolio Recov Associates, 120 Corporate Blvd Ste 100,
Norfolk, VA 23502-4952

10807263 +EDI: PRA.COM Mar 02 2019 07:18:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
Norfolk, VA 23541-0914

10807264 +E-mail/Text: admin@paypps.com Mar 02 2019 02:41:19 Professional Placement,
272 N. 12th Street, Milwaukee, WI 53233-2604

10807266 +E-mail/Text: bkdepartment@rtresolutions.com Mar 02 2019 02:40:47 Real Time Rs, Pob 36655,
Dallas, TX 75235-1655

10807267 +E-mail/Text: vci.bkcy@vwcredit.com Mar 02 2019 02:40:46 Volkswagen Credit, Inc,
1401 Franklin Blvd, Libertyville, IL 60048-4460

10807268 +EDI: WISCDEPREV.COM Mar 02 2019 07:18:00 Wisconsin Department of Revenue, P.O. Box 8901,
Madison, WI 53708-8901

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2019 at the address(es) listed below:

Andrew N. Herbach WI13@ecfcbis.com
Jeffrey K. Fields on behalf of Debtor Pamela J Holmes jeff@tfglaw.com, jill@tfglaw.com,
ray@tfglaw.com; tara@tfglaw.com, angela@tfglaw.com
Office of the U. S. Trustee ustpregion11.mi.ecf@usdoj.gov

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 3

Information to identify the case:

Debtor 1 **Pamela J Holmes** Social Security number or ITIN **xxx-xx-4420**
 First Name Middle Name Last Name EIN ____-____-____
 Debtor 2 Social Security number or ITIN ____-____-____
 (Spouse, if filing) First Name Middle Name Last Name EIN ____-____-____
 United States Bankruptcy Court **Eastern District of Wisconsin** Date case filed for chapter **7 2/28/19**
 Case number: **19-21552-bhl**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

Debtors must attend this meeting
Meeting of Creditors: April 2, 2019 at 10:00 AM
U.S. Courthouse, Room 428A, 517 East Wisconsin Avenue, Milwaukee, WI 53202

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Pamela J Holmes	
2. All other names used in the last 8 years		
3. Address	PO Box 16491 Milwaukee, WI 53216	
4. Debtor's attorney Name and address	Jeffrey K. Fields The Fields Group, LLC Law Firm 2323 S. 109th Street # 345 Milwaukee, WI 53227	Contact phone 414-763-3200 Email: jeff@tfglaw.com
5. Meeting of creditors	April 2, 2019 at 10:00 AM Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: U.S. Courthouse, Room 428A, 517 East Wisconsin Avenue, Milwaukee, WI 53202

*** Valid photo identification and proof of social security number required ***

For more information, see page 2 >

6. Bankruptcy trustee Name and address	Andrew N. Herbach 1800 E. Howard Ave Milwaukee, WI 53207	Contact phone 414-272-0761
7. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Room 126, U.S. Courthouse 517 East Wisconsin Avenue Milwaukee, WI 53202-4581	Office Hours: <u>Monday through Friday, 8:30 A.M. until 4:30 P.M., except legal holidays.</u> Contact phone (414) 297-3291 Date: 3/1/19
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 6/3/19</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	